

**Information to identify the case:**

Debtor 1	Thomas A. Maslowski	Social Security number or ITIN xxx-xx-8706
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-21722-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas A. Maslowski  
aka Tomasz Maslowski

9/30/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Thomas A. Maslowski  
 Debtor

Case No. 19-21722-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 19

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db +Thomas A. Maslowski, PO Box 3278, Mercerville, NJ 08619-0278  
 cr +MBC Ventures, LLC, P. O. Box 6783, Greenville, SC 29606-6783  
 cr +SANTANDER BANK, N.A., F/K/A SOVEREIGN BANK, N.A., c/o Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511  
 518297390 +MBC Ventures, LLC, c/o Phillip D. Berger, Esquire, 919 Conestoga Road Bld. 3, Suite 114, Rosemont, PA 19010-1352  
 518297395 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518297399 +Santander Bank, c/o Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511  
 518297401 +Universal Supply Company, 292 Third Street, Trenton, NJ 08611-3004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2019 01:38:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2019 01:38:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518297383 EDI: BANKAMER.COM Oct 01 2019 05:08:00 Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998  
 518297384 +EDI: CAPITALONE.COM Oct 01 2019 05:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518297386 +EDI: CHASE.COM Oct 01 2019 05:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518297387 +EDI: CITICORP.COM Oct 01 2019 05:08:00 Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 518297389 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 01 2019 01:38:37 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 518297391 +EDI: MID8.COM Oct 01 2019 05:08:00 Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 518297392 +EDI: NAVIENTFKASMSERV.COM Oct 01 2019 05:08:00 Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518297396 EDI: PRA.COM Oct 01 2019 05:08:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502  
 518298105 +EDI: RMSC.COM Oct 01 2019 05:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, Po Box 41021, Norfolk, VA 23541-1021  
 518297400 +EDI: RMSC.COM Oct 01 2019 05:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518297385\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518297388\* +Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
 518297393\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518297394\* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 518297397\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502)  
 518297398\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502)

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Sep 30, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew Thomas Archer on behalf of Debtor Thomas A. Maslowski aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com/frost@remote7solutions.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Phillip D. Berger on behalf of Creditor MBC Ventures, LLC Berger@BergerLawPC.com  
Rebecca K. McDowell on behalf of Creditor SANTANDER BANK, N.A., F/K/A SOVEREIGN BANK, N.A. rmcowell@slgcollect.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7